



# Financial Freedom



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# Week 1 - Perspective and Potential

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## THEME VERSE

Ephesians 1: 18 (NKJV) - "The eyes of your understanding being enlightened; that you may know what is the hope of His calling, and what are the riches of the glory of His inheritance in the saints .... "

## BIG IDEA

Welcome to Financial Freedom! A seven-week View Group curriculum designed to open "the eyes of our understanding" so that we might be better stewards of the resources God has given each of us. You are about to begin a journey of discovery! There is no greater adventure on Earth, available to all of God's people, than to simply live a life full of generosity and abundance.

Over the course of this training, we are going to study the foundational principles for financial management based on God's Kingdom principles. This will include the blessings of God and our responsibility in those blessings, the things that limit our blessings and the tools God has given us to live the most blessed life possible. In this first week, we are going to explore the wealth we have as South Africans and the potential impact that wealth could have as we learn to leverage it for good.

## PERSPECTIVE

If you make R480 000 annually, R40K per month, you are in the top 10% of income earners in South Africa! Based on Stats SA figures, the average South African salary is R20 000 per month, around R240 000 per year. This puts our average salary around the same level as European nations such as Italy & Spain. So, the great news is: if you are close to this income bracket, you are rich! However, most of us have yet to learn how to make the most of the blessings in our lives. The truth is - we are blessed! In addition, God has blessed us so that we may bless others. Most of us do not realise just how poor the rest of the world really is, so we assume it is impossible for us to impact the lives of the most impoverished people on the planet. This does not mean we give away every Rand we have. However, it does mean that, by being good stewards of what God has blessed us with, we can share the love of Jesus with our city, our province, our country, and the entire world.

## POTENTIAL

To truly maximise our potential, we need a new perspective — a new belief system. Ask yourself what you currently believe then decide to have an open heart and mind for God to change your view.

With the levels of wealth God has entrusted to us with, we are able to make much greater impact than we realise. Here are some examples of how View Church meets the needs in our community through the work of SALT:

- *One food parcel can feed a family of four for one week (consists of six basic food items – Cost = R100). We hand out 500 parcels per month which equates to R50 000 per month;*
- *It costs R2 to feed one child a meal on our primary school feeding program. We now feed 250 children per day which equates to R10 500 per month;*
- *31 hours of tutoring per month on the Finishing Strong programme for 80 students. R100 per student provides tutoring, meals & stationery per month;*
- *Isidima programme: R150 per month will support vulnerable women with food parcel/toiletries/baby products.*

Many of us see numbers like that and think, "That's great, but I don't have that kind of extra money lying around". However, the truth is we all have the potential for more money than we realise if we learn to manage it properly. Consider these examples of money we could use to make a difference at home and around the world:

- The average cost of a gym membership is R500 per month, over a 24-month period yet more than half the members never make use of the gym.
- 13.5 million South Africans subscribe to DSTV Premium, at a cost of R809 per month (R9708 per year) but subscribers only watch an average of only five channels out of the 139 available.
- R9125 is the annual cost of a daily coffee. R7200 is the amount spent per year on eating out for the average person.

The evidence suggests that there are places in each of our lives where we could manage our money better. The only way to know what those areas are is to know where your money is going. One of the best ways to do that is by using a financial tracking resource. There is a list of some of the tools available to you in the next steps section below.

## NEXT STEPS

Consider using one of these tracking resources. It is easier than you think, and you will be glad you did it. If you are not ready to commit fully to tracking all your expenses, then track just one area. For example, if you feel your daily stop for coffee is an area you can manage better, keep track of that one area and see what you learn.

Here are some tracking tools for you to try:

- 22seven budget app by old mutual (Free) <https://www.22seven.com/>
- Money Smart (Free) <https://moneysmart.co.za/>
- My Money by pastel (R15 p/m) available in App store
- My Financial Life by Nedbank <https://myfinanciallife.nedsecure.co.za/>



# Week 2 - Blessed to be a Blessing / Stewardship

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## THEME VERSE

2 Corinthians 9: 11 (NLT) – “Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God.”

## BIG IDEA

The key thing to remember from Week 1 is the idea of a new perspective — a new belief system. It is so much more about what is going on inside of you instead of just choosing a financial planning tool. Do not copy the behaviour of this world, but let God transform you into a new person. We also discussed the idea that we are all richer than we think.

First, understand that God is the source of all blessings. The Bible says in Psalm 50 that God owns *“the cattle on a thousand hills”*. In other words, He is the source of all riches. It is ALL His! Understanding this is the foundation of learning to leverage the blessings we have for a purpose beyond ourselves.

When we recognise that all blessings flow from God, we can better understand WHY we are so blessed. It is so that we can be a blessing to others. We are blessed to be a blessing! God is looking for people He can bless who will take that blessing and share it with others. In a sense, He is the manager of a great benevolent fund and He chooses us to be His distributors. The more faithful we are in distributing those blessings to others, the more faithful He is to distribute more blessings to us!

Think about it this way. Imagine you have two children. One child is overly responsible with everything you entrust to him; he is generous, grateful, and always looking to do what you intended with the blessings he has received. Now your other child is not quite the same. He is selfish with what you give, he hoards what he does not waste, and ultimately complains about how little he has.

Obviously, you would be more inclined to bless the first child. God is looking at us the same way. His resources are intended to be a blessing that passes through our hands to others. Please do not misunderstand me. He knows you have needs and does not expect you to give everything away at the expense of your own needs and responsibilities. However, when we get our hearts aligned with His and become better managers of the blessings He pours out, He takes notice and entrusts us with even more.

Over the next couple of weeks, we are going to explore what it means to be better managers, or stewards, of the blessings God gives us. Knowing that you are part of His plan for blessing the world should encourage and excite you. However much you believe you could be a blessing to



# Stewardship

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## THEME VERSE

Genesis 2: 15 (NKJV) - "Then the Lord God took the man and put him in the Garden of Eden to tend (cultivate) and keep it."

## BIG IDEA

From the very beginning of time, Adam and Eve were placed in the Garden to tend and keep it for the Lord. Their mission of "tending" and "keeping" the Garden was to be fruitful in their service and multiply the things placed in their care. They understood *"the Lord owns the earth and all it contains,"* and they had been placed here as stewards (Psalm 24:1).

Even before Adam and Eve were told to stay away from the forbidden fruit, their first command was to be wise stewards of the earth. The resources of Earth were not meant for man's ownership, but only for his stewardship.

Humanity's first assignment was stewardship and to this day, it remains the most important assignment from the Lord!

Now that we know stewardship was Adam and Eve's first assignment, what exactly is Biblical stewardship?

What exactly is a steward? Webster's dictionary defines a steward as someone who handles the affairs for someone else. The Biblical doctrine of stewardship defines a man's relationship to God. It identifies God as "Owner" (Affairs) and man as the "manager". Whether we accept it or not, we are the Lord's delegated "managers" on the earth.

This was His strategic design to carry out His plan on the earth to ultimately bring many sons and daughters into His Kingdom. God has absolute rights of ownership over all things *"for all things come from [Him], and of [His] own we have given [Him]"* (1Chronicles 29:14). One of the most important elements of this relationship with the Lord is that a wise steward knows the God's heart and carries out His desires with His resources.

In ancient kingdoms, stewards ran the country in the absence of the King. When the King returned, the steward gave a full accounting for his actions. Even when the King was present, the steward often handled the daily affairs of the kingdom. However, a steward did not own the kingdom. In addition, the King would determine when and how long a steward would serve him. The greatest stewards *"found out what was pleasing to the [king]"* and functioned in their roles as if it were their very own resources they were managing.



In Ephesians 5:10 (NLT), God says: *"Carefully determine what pleases the Lord"*. This ancient example fits right into the Biblical definition of stewardship. All things are His, and He has entrusted us to steward them well. Will He find that we have been faithful with His resources?

Another profound Biblical example of stewardship comes from the parable of the talents in Matthew 25. Jesus starts out this chapter comparing wise stewardship to the Kingdom of Heaven. *"For the Kingdom of Heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them"* (Matthew 25:14). Once these goods were delivered, the man went on his journey with the expectation of receiving a return on the goods left with his servants.

When the man returned from his journey, two servants had doubled the man's goods while the other servant only returned what he was given. The man called the two servants who provided a return *"good and faithful servants"* and made them rulers over greater things since they were faithful with the least. The servant who gave the man no return was told that *"[he] ought to have deposited the money with the bankers [so that the man could] have received back [his] own with interest"* (Matthew 25:27). A wise steward always produces a return and gives back to the owner more than what already belongs to him.

It is obvious the Lord expects a return on His resources that He has entrusted to us.

However, even with this understanding, many of us will still ask the question *"why?"*. Why exactly was stewardship man's first assignment and why is it so important?

When we look at Matthew 25, we see the Lord compares the parable of the talents to the kingdom of heaven. He called the servants who earned a return *"good and faithful servants"* and were entrusted as rulers.

The *"why"* is answered when we understand that the Lord's heart of increase rests in His most costly possessions – People.

People are what He came for, and people are whom He bought with the currency of His Blood. Wise stewardship is about taking what is His and multiplying it for the sake of the Kingdom, the saving of the lost, and the building of the Church.

As we explore the nature of stewardship from the Owner's perspective, we will see that stewardship is a lot more than managing our finances; it is about managing ALL the resources the Lord has placed in our care. We will see how wise stewardship leads to much more than a financial harvest - it leads to the expansion of the Kingdom. We have a great call to steward the Lord's resources.

The very state of the Kingdom rests in our ability to steward His resources in accordance with His heart.



# Week 3 - Mammon and the Curse on Money / Greed and Fear

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## THEME VERSE

Matthew 6:24 (NKJV) – “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”

## BIG IDEA

It is important to realise that money is more than a practical discussion of budgets and income to expense comparisons. Money is a truly a spiritual issue. In fact, there are more scriptures in the Bible on the topic of money and possessions than any other topic. Over 2,300 verses are dedicated to this topic. God gives us so much it because He knows that money not only has the power to bless us, but it also has the power to turn us away from Him and the thing He desires most – our hearts.

This week, we are going to expose the spiritual aspect of money. It is important for us to understand the impact that money can have on our hearts so that we can guard ourselves against the enemy's schemes and plans. This week we are studying the curse on money and the spirit of mammon.

## THE CURSE ON MONEY

In order to understand the curse on money we need to understand that all money is subject to a ruling spirit. When we have the right heart and understanding towards money, we choose to submit to the Spirit of God and to His will. We recognise all blessings come from God and we worship Him instead of the money or resources He gives us. Money that is subject to the Spirit of God multiplies and does not have ownership over us. On the other hand, money that is not submitting to the rule of God in our lives, by default, is subject to the Spirit of mammon. Therefore, money is, by default, subject to a curse.

The goal of this small group is that we would grow in our understanding of money and be free from the curse, we want to steward God's resources, not be owned by our money. However, this does not mean that money is inherently evil.

The Bible says in 1 Timothy 6:10 that *“the love of money is the root of all kinds of evil”*. This verse is often misunderstood as saying that money itself is the root of all kinds of all kinds of evil. In truth, it is when money has our heart (the love of money) that it is subject to the curse. The enemy knows the damage that a love of money can do in our lives. Therefore, he has assigned a very powerful spirit to money in order to draw our hearts away from God.

## SPIRIT OF MAMMON

Mammon is an Aramaic word that essentially means "riches". However, in truth mammon is a spirit whose primary goal is to draw our hearts away from God by convincing us to put our trust in riches instead of the One Who is the source of all riches. Let us explore a few of the tactics that mammon uses.

### *Mammon Communicates*

Have you ever had a thought like "if I just had a better car, I'd be happy", or, "if only I could afford to eat in restaurants like that then people would respect me". Those kinds of thoughts are mammon's way of putting our attention on things instead of God.

### *Mammon Wants to Rule*

There is a reason Jesus tells us it is not possible to serve both God and mammon. It is because He knows that mammon does not want just a little bit of your heart, it wants to rule your heart. mammon knows that if you put your faith in things you will begin to believe you do not need God.

### *Mammon Makes Promises*

Mammon promises us things that only God can provide. Ultimately, it is not just a better car or house or "toys" that mammon is promising us. That is just on the surface. What it is really offering is security, acceptance, purpose, power, influence, etc. The only problem is that these things are not its to offer any more than the moon is ours to sell!

### *Mammon Promotes Comparison*

Anytime you find yourself comparing what you have to what others have, it is a safe assumption that mammon is behind that thought. Mammon takes us out of a heart of gratitude for what we do have and causes us to covet what we do not have. Whether we see someone with nicer things and resent what we have, or we see someone with lesser things and get convinced we are better, either way, our focus is on the things rather than the giver of things.

The important thing to remember is that mammon only rules when we have not submitted our resources to God. Our goal on this course is to understand where the enemy has lied to us regarding money, and to turn away from the old way of thinking and set our minds on a new way of thinking. We do that by recognising mammon's plans and committing ourselves to serve God and not mammon.



# Greed and Fear

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## THEME VERSES

Proverbs 15:27 (NKJV) – “He who is greedy for gain troubles his own house, but he who hates bribes will live.”

Matthew 6:25-27 (NLT) – “That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing? <sup>26</sup> Look at the birds. They don’t plant or harvest or store food in barns, for your heavenly Father feeds them. And aren’t you far more valuable to him than they are? <sup>27</sup> Can all your worries add a single moment to your life?”

## BIG IDEA

We have just learnt that when we do not have a proper, God-centred view of our money, a spirit called mammon controls our money. That spirit influences how we use money, causes us to pursue it for the wrong reasons, and ultimately prevents God’s blessings from being on our resources. Now we are going to discuss two conditions that happen within our hearts that also cause us to have a wrong view of money. Those issues are greed and fear.

Both issues cause us to hold too tightly to money and prevent us from being able to give freely and experience God’s blessing. They each cause us to put our trust in money instead of in God. Greed makes us believe we need more than we already have, and fear tells us we will never have enough. We are going to explore how they each affect our thinking now.

## GREED

Greed is, defined as *“an intense and selfish desire for something, especially wealth, power or food.”* It is interesting to note that the use of the word has increased exponentially over the last 100 years and is increasingly on the rise over the last 15 years. Do you think it is a coincidence that the culture of marketing that we live in has multiplied in a way that coincides with the use of the word “greed”? From an early age we are conditioned to want more. If you sit down to watch anything on television, you will be inundated with images and messages that you could have a better car or a better home or maybe better crisps! Everywhere we look in this generation, there is a message for more.

Greed is attempting to communicate to us that we could never have enough. It puts us in a mindset that prevents godly contentment. In Hebrews 13, God tells us to *“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you, and never will I forsake you.’”* His message is “I will always take care of you”, but greed’s message is “get as much as you can, because more is always better.” When greed’s voice rules in our lives, we are never able to be truly grateful. One of the keys to God’s blessing is genuine

gratitude. When we allow greed to dictate the way we think about money, gratitude is far from us.

## FEAR

Fear, much like grief, tells us that we can never have enough, but the motivation behind it is that we want to store up because hard times are coming. It causes us to live in a constant state of anxiety about running out. Ultimately, we are putting our trust in money and things instead of God and His desire to provide for His children.

Have you ever seen one of those shows on television about a “hoarder”? These are people whose homes are piled from floor-to-ceiling with things they are not willing to throw away. Although it sounds funny, it is somewhat sad and it is an extreme representation of something we all deal with. These people have bought into the lie that they must store up stuff because someday they may need it. If you have ever experienced any kind of poverty, you have compassion for those people.

Although most of us do not have homes that are piled up with things, many of us do have a “hoarder” mentality when it comes to our money. Fear conditions us to overstuff our savings accounts and to have a tight-fisted view of our money. The problem with this mentality is that God wants to bless us, but our hands are closed. Think about it this way – most of us are praying that our cups would be overflowing, but we have the lids screwed on so tight that nothing can ever get in or out! God wants our cups to overflow. However, for Him to fill them, we need to keep them open. Open hands are easier to bless than closed hands.

Whether our struggle is with greed or fear or both, the key to overcoming them is trust. We must trust that God is the source of our provision and that we can place our trust in Him. If it is greed that has controlled us in the past, we must trust that what God has given us is enough. If fear has been our motivator, we must learn to trust that God will always take care of our needs. We must ask ourselves the question regularly: “Will I put my trust in money and things or will I put my trust in the One who provides all things?”

## NEXT STEPS

Over the next week, consider keeping tabs on the way greed and fear determine what you do with your money. Maybe you find yourself shopping for something you know you really do not need, or maybe you find yourself not buying something you really do need because you are afraid you will not have enough money. Being on the lookout for greed and fear will help you understand how their voices determine what you do with your money.





# Week 4 - Faith / Blessed: Sowing and Reaping

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## THEME VERSE

1 Timothy 6:17 – “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.”

## BIG IDEA

Over the last couple of weeks, we have discussed areas of the heart that hold us back in our financial lives. We were looking at things that poison the heart. Now, in the final weeks of the group, we are going to get the antidote. We are going to discuss things that, if we implement them, can change our lives in a powerful way. Hebrews 11:1 says “Faith is the substance of things hoped for; the evidence of things not seen.”

First, we are going to focus on the topic of faith. Faith is simply, defined as “*complete trust or confidence in someone or something*”. Interestingly, Webster’s dictionary ranks “faith” in the top 1% of words to which people are looking for the meaning. It should not be a surprising though. Faith is a challenge for many people in all areas of their lives. In addition, when it comes to our finances, so many of us have put our faith in the resources themselves rather than in the One who gives all blessings. It would be like someone giving you a new car and your expressing abundant gratitude towards the car. None of us would ever do that, of course, but many of us put out faith in money rather than our Heavenly Father.

The book of Hebrews also says, “*without faith it is impossible to please God*”. The reason faith and finances are so interconnected is that God knows when we put our faith in something other than Him, our attention is drawn away from Him. One of the greatest truths about faith is we all have faith; it is up to us to place that faith in the right things. Here are three simple reminders to help us keep our faith in the right place.

## Know your source

For many of us our “source” is our job. It is our boss. It is our opportunities. Think about it this way. Have you ever thought something like, “*If I could only get an increase, or get that promotion then I’d be sorted*”? I am sure we have all thought that and even believed it from time to time. The truth is, however, that God is the provider of all things. That includes your raises and promotions at work or even that dream job you are thinking about. God does use bosses and jobs to flow blessings through, but we need to understand that they are only the conduits, not the tap. Put your faith in God who fills the conduit, not the conduit itself!

## Know the Limits of your Wealth

The old cliché “money can’t buy love (or happiness)” carries a lot of truth. Many people have spent their life chasing wealth for wealth’s sake but, without exception, they would tell you that their pursuit of wealth did not yield what they had hoped. When we have an unhealthy view of what wealth can do for us, it becomes a god in our lives. We chase it, believing it will be a cure-all for whatever ails us, but, in the end, we find it empty. No one on their deathbed wishes they had spent more time pursuing wealth. When we understand the limits of wealth, we are able to keep our faith in God, and He brings wealth as He sees our needs.

## Trust God No Matter What

Paul gives us a very powerful picture on where our trust should be in Philippians 4: *“I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well-fed or hungry, whether living in plenty or in want.”*

Paul truly had experienced plenty of hardship and victory by the time he wrote this letter to the church in Philippi, so he has great credibility when he says he knows what it is to be in need or to have plenty. The key word in this scripture is content. What Paul is really saying is, *“No matter what, I’m okay”*. The next verse is one of the most famous Scriptures in the entire Bible – *“I can do all things through Christ who strengthens me”*. In order to keep our faith in the right place we must maintain a heart of contentment in seasons of plenty and in seasons of want. They may both come, but God is always with us.

With our faith in the One who provides and not the provision itself, our hearts are resolved against the weapons of the enemy and we are prepared to live a life of blessing and be a blessing to others.

## NEXT STEPS

One of the best ways to reset what we put our faith in is through fasting. Pick up some books and resources on fasting and consider doing a fast that will help you create more space in your heart for God. Whatever the thing is in your life that you have your confidence in, consider parting with it for a season to redirect that faith towards your Heavenly Father. When we fast, the flesh gets weaker and our spiritual life is strengthened.



# Sowing and Reaping

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## THEME VERSE

(2 Corinthians 9:6)

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

## BIG IDEA

We began this View Group with the simple idea that many of us are more blessed than we realised. In fact, we made the case that most of us are in the top 10% in South African earners! In addition, since that first week we have been exploring how to make the most of our resources for God. This week we are going to learn why we are in that position by studying a Biblical principle called the Law of Sowing and Reaping.

First, when God establishes a law, it is universally true. There are no caveats or disclaimers to God's laws. What He says, He means. The Law of Sowing and Reaping says that whatever a person sows he will reap. If he throws out ten seeds, he will harvest a proportionate amount of crop. If he throws 100 seeds or 1,000 seeds, the harvest will be proportionate. No one who throws ten seeds will get the harvest of 1,000 and no one who throws 1,000 seeds will get the harvest of ten. God is a just God, and this law is established.

So, if the principle is true (and it is), what does it mean for us as individuals? Well, it really is simple. If we want to see God move in greater ways, He has shown us clearly in Scripture the first move is ours. We must sow in order to reap.

## Trust God and Sow

In week 4 we talked about faith. Faith is so important in our financial lives because sowing comes before reaping. Now, for many of us, that is not easy. As a nation, we are blessed, but many of us are also bound by debt and financial obligations. However, we know that God is good. He has given us a clear pathway to blessing and, it is up to us to start down that path. It is a great feeling to know that what we send out will return to us. Use that confidence to begin boldly sowing and trusting God.

## Not a Celestial ATM

Please understand that the law of sowing and reaping is not a supernatural financial exchange market where you show up with your ten seeds and demand your proportionate harvest. That is not the way it works. Within the analogy itself is a great truth. The picture God uses to teach us this principle is that of a farmer. He spreads seed and the farmer gathers a harvest. However, it's not quite as simple as that. In truth, he plants, then he tends, then he fights off weeds and bugs,

then eventually he harvests. See, it is not an exchange market because in between the sowing and the reaping there is hard work and ... wait for it ... patience!

Patience comes when we are confident in the Lord's faithfulness and goodness. So, we learn to sow (give) in faith, then we work hard and wait for the Lord. Then, without fail (It is a law, remember?) we receive a greater blessing from the Lord. Ultimately, the Law of Sowing and Reaping will always prove true. God, in His grace, has given us an understanding of it so that we can trust Him when we are led to do good. As long as we continue to sow good seed, we will continue to reap a good harvest!

## NEXT STEPS

Be encouraged to take a step and become a leader or co-leader of a Purpose group (what's this?). The saying goes that "you learn a lot as a student, but you learn even more when you teach". When you lead others, you will find that you are the one who is blessed the most.

## PRAYER TIME

Declare over your life that your faith is in the One who provides all - the One through whom all blessings flow. Ask the Holy Spirit to reveal any areas of your life where you have allowed your faith to be in the wrong things. Express how grateful you are to God for "providing for all of your needs according to His glorious riches in Christ Jesus." (Philippians 4: 19)

In prayer this week, celebrate what the Lord has shown you and the breakthroughs you have experienced. Ask the Lord to continue to bless and show you ways to be a blessing to others.

## SCRIPTURE

2 Corinthians 9:6

Proverbs 19:17

Proverbs 22:9

Proverbs 11:24

Luke 6:38

Galatians 6:7

Galatians 6:9

## NOTES

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# Week 5 -Tithing and Giving

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## THEME VERSES

Proverbs 3:9 – “Honour the Lord with your wealth, with the first fruits of all your crops;”

Acts 20:35 – “In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’”

## BIG IDEA

One of the most powerful financial principles you can learn is the principle of the tithe. Tithing has the power to change everything about your finances. It is a system that God designed that keeps our hearts focused on Him. It teaches us to place first what we value most. It reminds us of the source of all blessings. The tithe is the foundation of all Biblical teaching on finances. We see this in Genesis 14 when Abram offers a tithe to the Lord as an act of worship after winning a great battle.

Giving is a principle that is shown in one of the most famous verses in the bible “*God so loved the world that He gave His only Son*”. (John 3:16). Our God is the Giver, therefore, we are being like God when we give. This is important because the more we are like God, the more we see the world as He sees it.

## 4 Tithing Principles

### Tithing is a command

First, let us understand that tithing is never really been presented as an option. In fact, in Malachi 3 God says His people have cheated Him because they have not been bringing the tithes due Him. One translation even uses the word ‘robbed’! That is a strong accusation for God to level against man; the truth is, the portion we know as the tithe was always set apart for God. That’s why we do not *give* a tithe, we bring the tithe.

There are only two things you can do with the tithe: it can either be brought or stolen.

### Tithing is the First

What we value most, we do first. The reason God says tithe is the first portion is that He knows the first has the power to bless the rest. What many people say about tithing is that they cannot afford to do it. However, if you talk to people who tithe, they would tell you they cannot afford NOT to. The truth is, it’s far better to give God the first and allow Him to bless the rest than to hold on tightly to all you that have and it remains under a curse. Nine blessed, is always better than ten cursed!

## Tithing is a Tenth

The word "tithe" in the Bible literally means "tenth". When Abraham responds to God's blessing in Genesis 14, he gives a tenth. In addition, when God introduces the tithe into the Law of Moses in Leviticus 27, He specifies it as a tenth.

## Tithing is a Test

The reason God specifies the tithe as a tenth is that the tithe is intended as a test of our heart. Throughout Scripture, God uses the number ten to represent testing. From the number of plagues to the number of Commandments, the number ten is used to illustrate testing. Our tithe represents the ultimate test of a believer's heart, Jesus tells us, and "*where you treasure is there our hearts will be also*". He knows that our hearts are intertwined with our possessions, so, when we are commanded to return the first tenth of our income to God, He is keeping the motives of our hearts pure. Tithing ultimately is a gift from God.

## 10 Represents Testing

- 10 Plagues in Egypt
- 10 Commandments
- 10 tests for Israel in the wilderness
- 10 times Daniel is tested
- 10 times Jacob's wages changed
- 10 days of testing in Revelation

## WHAT TO GIVE

Often when giving is discussed, it is assumed that the discussion is about money. However, the truth is there are other ways you can give. In some cases, money would be the easiest thing to give, but God may be calling you to give in another way.

### Time

No matter what our financial situation, we could always get more money, but none of us can get more time. Time can be far more valuable to someone in need than money. Consider this: there may be an opportunity to tutor young students who are struggling at school in your neighbourhood. Could money help those students? Sure, it could in some cases. However, for most of them, the time you would spend sitting down and speaking life-giving and encouraging words to them would be far more valuable.

### Talent

The thing about talent is that God gives each of us more than we need for ourselves. Each of us has been blessed with what the Bible calls "spiritual gifts". These are things that we are supernaturally empowered to do. Whether we are born with that talent or we develop it, God has given it to us so that we can be a blessing to others. Much like our time, sometimes our talent is the most valuable thing we can give. As the saying goes, "everybody's a 10 at something." Think

about the thing you do best, and perhaps better than anyone you know. There is a good chance you are the best at that thing because God intended for you to be a blessing to others. If you have not yet discovered what you are best at, you can join our Growth Track course, where you can complete a Spiritual Gifts Assessment and personality assessment.

## Treasure

When it comes to giving of our treasure, it is important to think outside the box sometimes. Sometimes it is not just our money that God is inviting us to give. Maybe you have an older car that you have been thinking about selling. It could be that God has someone in mind that really needs that car. Would you be willing to give it away - even if you thought you could sell it for a little extra money? Remember that everything you have comes from God.

## HOW TO GIVE

Like many things in life, there is a right way and a wrong way to give. God is not looking for reluctant, painful giving. His Word gives us some guidance on the proper heart and attitude to have as givers.

### Joyfully

Have you ever received a gift from someone and you could just tell his or her heart wasn't in it? I hope that that does not happen to you often, but you can see how that takes the fun out of it. God feels the exact same way about us. In 2 Corinthians it says, "*God loves a cheerful giver*" - not a tearful giver! God loves it when we are giving freely and openly. To Him it means that we are happy, satisfied and grateful children that love the life He provides.

### Willingly

When Jesus came to the earth, He said that He had come not to abolish the law, but instead to fulfil it (Matthew 5:17). He changed everything. No longer were we required to follow the law because it was an external rule that was forced on us — a "got to". Now we have had an internal transformation that made us want to do it — a "get to". Therefore, when we give, it is not to fulfil the law and just do what we are told anymore. It is something we do willingly because we have experienced an internal transformation.

### Thankfully

One of God's favourite things to see in us is a grateful heart. Gratitude is such a great test of the condition of our heart. People love to give gifts to people who are grateful. Whatever we give to God (or to others on God's behalf) it will always pale in comparison to what He has already given us. In Psalm 103, the Bible says that we are to never forget the good things He has done for us. In praise, we are to thank Him for forgiving our sins, healing our diseases, redeeming us, crowning us with love, and filling our lives with good things. Let us never forget that we can only give because He first gave to us. Let that drive us to always give with a thankful heart.



## 5 Benefits of the Cross

- Forgiveness of sins
- Healing from disease
- Redemption from death
- Crowned with love

What an incredible opportunity God has given us as a blessed people to be givers just as He is a giver! As we continue to learn what we have to give and how to give it, God will continue to pour out His blessings on us.

## NEXT STEPS

If you are not currently tithing, take a leap of faith and start. After all, God has said to test Him in it. If you are currently tithing, revisit your motives for tithing. Take time when you tithe to thank God for His provision and let it be more than going through the motions. Let tithing become an act of worship. Also, take time to evaluate how and to what you are giving and if it is a "joy" for you.

## PRAYER TIME

If you have not been tithing, invite the Holy Spirit to give you the faith you need to begin. If you have been tithing, ask Him to draw close as you bring your tithe to the Father. Ask Him to reveal to you the transformation He wants to do in your heart as you grow in Him as a giver.

## SCRIPTURES

Genesis 14:19-20

Leviticus 27:30

Malachi 3:10

Matthew 23:23

Deuteronomy 15:10

Luke 6:38

Proverbs 11:25

2 Corinthians 9:7

## NOTES

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# Week 6 - Relationships

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## THEME VERSE

Proverbs 15:22 - "Plans fail for lack of counsel, but with many advisers they succeed."

## BIG IDEA

Over the past few weeks, we have been discussing the cures and solutions that we must apply to our lives if we are to be effective stewards of God's gifts of time, talent and resources. Because God has given these things to us for His purposes, it becomes obvious that the responsibility we have is a component of our relationship with Him. God, our heavenly Father, has always desired to be close to us, to have a moment-by-moment relationship with us. Our God is a relational God, and His purposes for our lives will always include healthy relationships with others. Again, we steward what has been given to us for His purposes!

When considering relationships, most of us immediately think of our spouse, our kids and immediate family. Those relationships are important and are second only to our relationship with God Himself. However, if you remain within only those relationships, your effectiveness will always be limited, and you will not be able to fully experience the purposes and calling of God on your life. Our immediate families should be only one unit walking together with us on a spiritual journey into God's purposes.

True life change happens in the context of relationships. God knows that, without the right relationships, His plans for us will not have the intended impact that He desires. God has designed us to live our lives in close relationships with other believers. Cultivating healthy relationships is the key that allows us to unlock the supernatural potential for godly stewardship and success in His purposes! We see a clear example of this in the early church in Acts 2:42-47 (NLT): "*All the believers devoted themselves to the apostle's teaching, and to fellowship, and to sharing in meals, and to prayer... and all the believers met together in one place and shared everything they had ... and each day the Lord added to their fellowship those who were being saved.*".

Simply put, we are made to do life together, and through that life, the Kingdom advances!

(Romans 12:5 NLT) "Since we are all one body in Christ, we belong to each other, and each of us needs all the others. "

## Your Inner Circle

If relationships are so important to stewardship and walking out God's purposes, then it is essential that we are intentional about developing the right relationships. An easy way to think about building these relationships is the idea of creating an "inner circle". Your inner circle should have God at the centre, and then it should be filled with mentors, accountability partners, and mentees. This idea is presented throughout The Book of Acts and can be seen by studying the lives of Paul, Barnabas, and Timothy.

Your inner circle must begin with God at the centre of it all. Our relationship with our Father is our first and most important priority! Only through intimate relationship with God can we live powerful lives that bless both others and us. We cannot be grace-givers unless we are first grace-receivers.

Next, you should seek out and find a mentor, a "Paul". It is vitally important that we find people who are good stewards and ask for their counsel and mentorship. We need to find people who demonstrate godly stewardship and model their behaviour. A mentor should be someone that is already living his or her life in a way in which you wish to live. Your mentor can use his/her wisdom and experiences to help you create a plan to grow in the purpose God has for your life. Find someone with a genuine and transparent heart, a godly character worth imitating, and who is willing to generously invest in you.

The next relationships we must cultivate are those of the accountability partners, or a Barnabas. Each of us has a physical blind spot. If I were to stand behind you and make faces at you, you would have no idea it was happening unless you had a friend who was also there watching your back. In the same sense, we also have blind spots in other areas of our lives. It is essential that we find other believers who are currently on the same level of their journey to come alongside us through each other's growth processes. An accountability partner is an encourager who can "hold your feet to the fire" and keep you on track with your plans. You must be completely comfortable with people in this role; their effectiveness hinges on how transparent you can be with one another. Find someone of the same sex, who loves deeply, is completely trustworthy, handles what you share with God's love, and is constantly willing to raise the bar on where you are in your "walk".

Finally, we must have someone in our lives that we are pouring into - a mentee, a "Timothy". No matter where you are in your walk with God, there is always someone who is a few steps behind you on the journey. God can use anything and everything you have experienced in your life to make an impact in the life of someone else. As a matter of fact, God puts you in a sphere of influence, puts people in your life, with the hope that you would influence them. A mentee should be passionate and interested in growing in their walk with God, and willing to learn and listen with an open heart. A great way to develop this relationship is to take a next step and lead or co-lead a small group.

2 Timothy 2:2 - "And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also".

## NEXT STEPS

Find a mentor or become one. Find an accountability partner(s) and become one. Help the younger participants think through who they will pick and challenge the older ones to make it known that they are wanting to mentor someone. Please keep in context that "younger" and "older" is not an age factor but it is about a spiritual and mature stewardship focus.



# Week 7 - Credit/Debt/Financial Planning and Budgeting

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## THEME VERSE

Luke 16: 11 – “If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?”

## BIG IDEA

What is credit, and why is it so important in your financial profile? Credit is your reputation as a borrower, made up of information about your borrowing and repayment history. Having good credit is vital in your life. Credit is borrowed money that you use to purchase goods and services when you need them. Even God considers your credit as being vital in your life. In Romans 13:7 He says, "pay to all what is owed to them."

You develop good credit from a credit grantor or creditor, whom you agree to pay back the amount you borrow and spend, plus applicable interest and finance charges, at an agreed time. Good credit histories generate good credit scores, which are rewarded by lenders (creditors) with lower interest rates and more favourable terms. Now, on the other hand, bad credit will cost you!

## Why Do You Need Credit?

Good credit is necessary if you plan to make a major purchase or want to take advantage of the convenience that credit can provide. Creditors review credit applications and reports to determine financial risk. If they lend you money, extend you credit, or give you goods and services, their first question is, "will they pay me back?" The lender may consider your income, how long you have worked for the same employer, what kinds of assets you have, and the balance of your bank accounts. Often, the primary resource guiding their decision is your credit information. Your spending habits - including purchases made with credit cards, payments for insurance, car loans, utilities, and cell phone bills are the blueprint for your credit history and can make or break your reputation as a borrower. The importance of good credit also extends beyond purchases, in that your credit information may be used in other important areas or stages of your life.

In the current financial environment, we need credit for just about everything. When your credit report shows late payments or defaults on payments, this becomes a red flag for lenders, property owners, and your current and future employers.

## Credit: History, Reports, Score

Credit History: Most of the time employers, property owners, and lenders are most interested in your credit history. It is an official record of your debts and repayments. Your credit history describes how you have used money. If you have a credit card or a loan from a bank, you have a credit history. Companies collect information about how you pay your bills and they put this information in one place called a credit report. You can view your credit reports on certain Credit

Bureaux websites such as [www.transunion.co.za](http://www.transunion.co.za) and [www.experian.co.za](http://www.experian.co.za). In South Africa law, you can access one free report per year.

## Credit Report: Your credit report is a summary of your credit history.

- Your name, address, and Identity Number
- Your credit cards; your loans and how much money you owe (debt)
- Payment History: Running records on whether you pay your instalments on time or late.
- A credit scoring.

Who compiles my credit report? A credit reporting company (such as TransUnion and Experian) collects your information.

## 5 Tips to improving credit

If you are unhappy with your credit score, you need to consider the following important factors that might be affecting it negatively – and what you can do to change that.

1. **Account payment history** – how you manage your accounts and whether you do or do not pay the entire instalment amount every month and on time.  
What to do: look at your credit report. You will see which accounts you have not been paying as you should. Then ensure you pay the full instalment owing on each of your accounts on time, every month.
2. **Too much debt** – how much you owe and how much of your available credit you are using.  
What to do: try to keep your utilisation of your current credit facilities to less than 35 percent of your limit. For example, if you have a credit card or a store account with a limit of R1 000, try to maintain the amount owing balance at under R350.
3. **Negative information** – publicly available information in your credit record, such as judgements or administration orders issued by a court, which indicate that you were unable to meet all your debt obligations.  
What to do: Check your credit report for all negative information; and take active steps to pay all your outstanding debts in full so that this information can be removed from your credit report.
4. **Length of credit history** – how long each of your accounts has been open.  
What to do: maintain a healthy mix of credit (e.g. store accounts, credit cards, home loan, service contracts such as cell phone accounts) in order to establish a strong credit history.
5. **Account application and enquiry activity** – how many account applications you submitted within a short period of time and how many new accounts you opened.  
What to do: try not to shop around too much for credit at the same time. Too many simultaneous applications could indicate that there has been a significant change in your financial circumstances.



# Financial Planning and Budgeting

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## THEME VERSE

Proverbs 12: 15 – “The way of a fool is right in his own eyes, but a wise man is he who listens to counsel.”

## BIG IDEA

Are you in debt? What steps are you taking to get out of debt? There are many credit and debt counselling agencies everywhere you look today charging you a fee to help you eliminate debt. However, we are here to share with you the most economical way, which will help guide you out of debt. Here at View Church we call it a **Budget Plan**. A budget is a plan for your future income and expenditures that you use as a guideline for spending and saving. Although many of us already use a budget, too many of us routinely spend more than we can afford. The key to all successful budgets is to know your expenses and to spend less than you make.

A budget also helps you to plan, analyse your spending patterns and control the biggest budget buster of them all — **impulse spending**. We hope to share steps on how to create your own budget. Creating a budget gives you control over your money. You can then tell it - your money - what to do. Stop working for money and start making it work for you!

Having a budget plan shows you the flow of your money in your everyday life. A budget can help you determine where you are **overspending**, as well as help you adjust **bad habits**. A budget plan also allows you to make slight adjustments to your budget; you may be able to save more or make larger payments on your debts.

## Why Do I Need a Budget Plan?

Every day, millions of consumers face financial crises. These crises can be caused by personal or family illness, divorce, elder care, buying a home, debt or credit card misuse, identity theft, or loss of job, just to name a few. Earlier we mentioned the most common reason for needing a budget plan is to avoid overspending. By tracking your spending, you will know exactly where your **money is going**.

Society encourages us to buy now and pay later, offering us credit cards and convenience to spend money everywhere we look. This is why it is so easy to get carried away with spending, and eventually end up in debt. With proper planning, a budget plan can help to improve your financial situation.

## Developing a Budget Plan

In developing a budget plan, start by listing all your monthly income, monthly living expenses, and monthly bills. Let us first look at expenses. Below is a table showing the three different types of expenses, and some examples of each.





# Debt

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## THEME VERSE

Proverbs 22: 7 – “The rich rule over the poor, and the borrower is slave to the lender.”

## BIG IDEA

Debt has become an everyday part of life in our culture. The idea of owing someone for something is no longer a strange thing saved only for large purchases like a home or a car. It has become part of our everyday living; from large purchases to small ones. More than 70% of South Africans live on debt i.e. they are living beyond their means.

Therefore, in order to understand how to be the best stewards of what God has blessed us with, it is important that we examine the types of debt and how it affects us, and how to keep control of debt, rather than to let it control us.

## Types of Debt

It is important to realise that not all debt is created equal. Different types of debt carry different terms, interest rates, long-term risks, and many other variances. The two main categories that we will cover are Secured and Unsecured debt.







### Secured Debt

Secured debt simply means that the borrower has provided some sort of **collateral or security to the lender** in order to make the loan more "secure" for the lender, should the borrower fail to pay or default on the loan. Secured debt is less costly to the borrower because it is less risky to the lender. A great example of this is a home loan. The home itself is the collateral and, should the borrower fail to meet their obligations, the lender would own the property and thereby get their money back.

### Unsecured Debt

Unsecured debt, by contrast, has no collateral associated with it; therefore, the lender has a much greater risk. Since the risk is higher, unsecured debt tends to carry higher interest rates and has lower limits. For example, a person may qualify for a R1 000 000 home loan at 5 or 6 percent interest because it has collateral, but on a credit card, the borrower might have only a R10 000 limit but be charged 18 to 30 percent interest. Here are the current limits set by the National Credit Act, based on a repo rate of 10%. These only apply to registered creditors. Unregistered lenders can charge just about anything they can get away with!

## Credit agreements regulated by the National Credit Act

	Type of credit agreement	Maximum interest you can be charged
	Home loan	Repo rate + 12% pa = 22%
	Unsecured loan	Repo rate + 21% pa = 31%
	Vehicle finance	Repo rate + 17% pa = 27%
	Credit facility	Repo rate + 14% pa = 24%
	Short-term loan	5% pm x 6* = 30% up to 48% pa
	Incidental credit	2% pm = 24% pa

The repo rate which is currently 10%

\* The first short-term loan you take attracts interest at 5% a month. The second loan in the same calendar year attracts interest at 3% a month. Short-term loans are repayable over six months.

Graphic: Nolo Moima

There are many other factors relating to debt that must be examined and understood when making financial decisions. For example, interest can be fixed or variable, and can be tax deductible or non-tax deductible in some cases. There are also loans where the repayment period is fixed (like a 48-month car loan), and loans where the repayment period is variable (like a credit card). Anytime consumers consider putting themselves under a financial obligation, it is important to **understand all the variables** of the loan.

## Effects of Debt

Since our goal is to be the best stewards of what God has blessed us with, we must be wise when it comes to debt. There are many ways debt can affect your **financial health**.

## Debt Limits Cash Flow

Because debt is not free, it can have drastic effects on your cash flow. Consider this - the monthly payment for a bond, car loans, and credit cards can easily be upwards of R15 000! That means the first R180, 000 earned annually goes towards keeping you out of bankruptcy court. Now imagine if you were able to pay off the credit cards and one car loan. You could free up R1 000 to R7 000 a month and maybe much more. Our debt obligations can have a drastic effect on our **budget**.

## Debt Limits Giving

Rarely has anyone said they do not want to be able to **give more**. Most of us want to be in a position to give more to our church, favourite charity, or even just to have extra money to give when we see someone in need.

## Debt Limits Saving

Obviously saving, like giving, suffers when we are **spread too thin** financially. A healthy amount in savings could be the key to avoiding more debt. Many consumers are living salary to salary without the ability to save any money at all and, too often, even spending more than they make on a regular basis. The problem is that when the emergency arises, there is no money to cover it. It is always important to build in a **Buffer** into your finances. So where does Joe Consumer go for the money? His credit card! It becomes a vicious cycle where debt prevents proper saving, and a lack of proper savings creates more debt.

## Debt Causes Stress

Debt can also create stress - emotional stress, relational stress and even physical and mental stress. Recent studies show that excessive debt can have detrimental effects on everything from blood pressure, sleeping patterns to our mental health. One study found that people in debt are three times more likely to suffer from a mental health problem than people without debt. Research found that depression symptoms increase by 14% for every 10% increase in overall debt. No wonder the Bible describes the person in debt as being "**slave to the lender**". These negative health effects are an indication that we were not intended to carry the burden of financial stress and, if left unchecked, can have dire consequences on our overall well-being.

## Minimising Debt

While the effects of debt can be quite detrimental, you must remember two things. First, if you are burdened by debt, please do not be **discouraged**. You are more than capable of overcoming the weight of debt and by being in this View Group, you are on your way toward a different and **better** financial future. Which leads to the second point - **there is a way out**. Reducing debt can be a challenging and sometimes long process, but one that, in the end, is always worth it. If you want to be free from debt, you can be. Here are a couple principles that will help you.

## Live Within Your Means

Sometimes getting a financial situation under control is like treating an open wound. The first thing we must do is stop the bleeding. It is not uncommon for households to consistently spend more each month than they bring in. This obviously is not **sustainable**. Establish a budget and **stick to it!** There really are only two components of a budget: money in and money out. We can either make more money, spend less money, or some combination. Because each situation is unique, sit down and put pen to paper and find where you can save each month and/or earn more each month until the money out is less than the money in. Only then can you begin to save money for a rainy day and reduce debt.

## Develop a Plan

Do not just continue going through the motions of making payments and dreaming of the day debt is gone. After you have adjusted your standard of living to create extra cash flow, designate a certain monthly amount towards **debt reduction**. Then re-evaluate your debts.

## NEXT STEPS

The best next step is to begin by having a strong understanding of your current financial situation. Develop a budget and begin to honour it. This may mean that you make some tough decisions about things to cut but know that in the end it will be worth it.

## PRAYER TIME

God provides us with the answers to our financial problems. You may be surprised to see just how much the Lord says about money in the Bible. There are more than 2,300 verses telling us everything we need to know concerning handling money. Sadly, most of us do not manage our finances on God's principles and we therefore suffer the consequences. I Corinthians 4:2 says "*Moreover it is required in stewards that a man be found faithful.*" How we handle our money impacts our relationship with the Lord.

Ask the Holy Spirit to show you more concerning these Scriptures.

*(Luke 16: 10) If you are faithful with a little, you can be entrusted with more. (Proverbs 27:23-24) Be diligent as you manage what God has given you.*

*(Matthew 6:33) But seek first the kingdom of God and His righteousness, these things shall be added to you.*

Ask the Lord to show you areas of your financial life that need to be reshaped. Ask Him for guidance on how to create a budget, the self-control to stick to it, and the wisdom you need to make the right financial decisions.

